

## Digitizing the agricultural value chain | WHY















### **PLANNING**

- Help farmers plan what, when to plant
- Tighten relationship with buyers, processors
- · Adapt to climate change
- · Provide data for farmers to make business decisions on cash flow and maximizing profit

#### **INPUTS**

- Reduce counterfeits
- Reduce costs and risks for buyers
- Increase access to quality inputs
- Enable sellers to know demand in advance
- Provide convenient and secure ways for farmers to purchase, save, and receive credit inputs

### **ON-FARM PRODUCTION**

- Help extension services reach more farmers
- Provide timely reminders/alerts
- Use behavior change media to promote best practices among farmers
- Increase precision and/or adaptability of farming interventions and crop choices through applied data

## **Storage**

- Improve links between farmers, processors
- Reduce post harvest loss with digitally-enabl ed harvest loans and digitally warehouse
- Inform harvest practices to reduce post

receipts

Monitor storage

#### **POST-HARVEST Processing Transport**

- Increase farmer negotiating power by providing market prices
- Track provenance for supply chain optimization and grading
- harvest losses.
- conditions

- Reduce costs of transport Increase
- choice of different types of transport for farmers Increase
- access to timely information so that farmers know if and when transport is arriving

### **ACCESS TO MARKETS**

- Increase ability of smallholder farmers to sell to larger markets by allowing buyers to track crops to source (certification and provenance)
  - Increase market information available to farmers so that they have more choices

-- USING CONNECTED DIGITAL TOOLS TO BETTER INTEGRATE THE ENTIRE MARKET SYSTEM --------





## Digitizing the agricultural value chain | WHERE



**PLANNING** 



**INPUTS** 

Pesticides/

Fertilizers

**Payments** 

quality

Merchant

payments

Subsidies

Savings and

Rating service

Soil/water testing

Seeds





Storage

Warehousing

Preservation







### DATA COLLECTION

Mobile Surveys Sensors (ground, aerial, aquatic) Low-Orbit Satellite Imagery UAVs (Drones) **Farmer Profiles** Big Data Analytics



- Climate change predictive models
- Farm/farm group financial management
- Insurance

- premiums
- Basic credit
- Leasing

#### **ON-FARM PRODUCTION**

- Pesticides / **Fertilizers**
- Weeding Soil / Water
- Sharing Machinery, services
- Weather info
- Payments for Info services
  - Vaccinations
  - Certifications

**Pests** 

# **POST-HARVEST**

#### **Transport** Processing

#### Crop varieties, quantities

- planted Timing of
- planting, harvesting

**Payouts** 

- Preservation
- Climate Control On-demand
- transport/sel ling services
- Sales
- **Payments**

**ACCESS TO** 

**MARKETS** 

- Quality control
- Market prices

### **TRANSACTIONS**

Mobile Money Payments/Storage **Bulk Payments** Savings Groups Digital credit E-Vouchers **POS Devices** Savings, Basic credit Insurance premiums

#### Savings

- Basic credit

### layaway plans

- Warehouse
- Salary Payments
- **Payments** receipts Insurance
- Certifications
- Additional Inputs
- Loans

- Transport fees
- Coop fees
- from buyers to producers

**Payments** 

- Savings
- Layaway

#### **INFORMATION EXCHANGE**

Video

Mobile (voice, text; push pull; IVR) Radio/TV

----- Extension Delivery -----

Market prices -----

Farmer Profiles to Enable Custom Info to be Delivered -----

Feedback to/from farmers, other stakeholders ---

#### RISK MANAGEMENT

Insurance Verification Satellite Imagery **RFID Tags** Sensors **Bar Codes Digital Payments QR** Codes SMS/USSD

- Seeds
- Fertilizers
- Counterfeiting
- Weather insurance
- Better agriculture practices
- Market Prices

Traceability

Traceability

Traceability





## Digitizing the agricultural value chain | HOW

MOBILE MONEY PRODUCTS FOR SAVINGS, PAYMENTS, CREDIT, AND INSURANCE













**Transport** 



### **PRODUCTS**

## **PLANNING**

- FarmBook **Business Planner**
- mFarm
- CocoaLink
- iCow

#### **INPUTS**

- MyAgro
- Yelp for Cows
- **GES** eVouchers Nigeria

#### **ON-FARM PRODUCTION**

- Farm Radio Int'l (FRI)
- Digital Green
- Avaaj Otalo
- Health Network International (HNI)'s IVR service
- Hello Tractor (Nigeria)
- Farmerline

#### POST-HARVEST Storage **Processing**

One Acre Fund harvest loans, East Senegal Africa

Nataal Mbay, Loop transport/selling service (India, Ethiopia)

### **ACCESS TO MARKETS**

- Esoko market price service(Ghana, more)
- FreshPro, Kenya

## **PROJECTS**

#### CIAT Columbia

- Climate Change and ICT (CHAI) Uganda
- Satellite-Assisted Pastoral Resource Management, Ethiopia
- E-Verification, Uganda
- Index-based livestock insurance, Ethiopia
- **AVANSE Haiti** e-vouchers

#### Kenya Simple SMS reminders

Kenva Livestock Insurance Program

#### Senegal farmers cloud app with processors

#### Rural Distribution Network (RUDI), India

### **FVIDFNCF**

**CIAT** used multiple sources of big data to predict when to plant, what to plant. Farmers who listened avoided losing US\$3,000.

CHAI reduced crop loss by 40-65% by getting timely localized weather

In a one-year pilot of using satellite imagery to support pastoral resource management in Ethiopia, herd deaths fell by half.

### Yelp for Cows:

Crowd-sourced reviews led to 26% better service

18,000 farmers in Mali/Senegal use mobile layaway via myAgro to save for seeds and fertilizer. They're seeing vield increases of 50% to 100%. That translates into around \$150 more income a year

Digital Green: low cost video helped increase cost effectiveness, adoption of new technologies

FRI participatory radio led to 5 fold increase in adoption

Livestock Insurance meant households were 36% less likely to anticipate relying on distress sales of livestock and 25% less likely to reduce meals.

#### One Acre Fund: loan led to significant increases in farmer storage and subsequent farm

profits.

Naatal Mbay, the farmer-owned cloud database, resulted in better prices for higher quality fertilizer, more sharing of better agricultural practices, and ultimately a 25 percent increase in maize yields.

### IDEO.org prototyped Spoilage Sensor, a \$4 temperature

and-humidity sensor, which allows farmers time to act to prevent spoilage.

**Loop** farmers pay roughly 25% less to traders due to consolidation

With Esoko, all farmers get 8-9% price increase (not just subscribers), increasing income by \$170.

RUDI's mobile ordering has allowed 3.000 women retailers to increase their income by up to 300%, and farmers receive prices 20-30% higher.

In Haiti, a mango exporter saved more than \$1,600 per year by shifting purchases from cash to mobile.

